

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

DANA WITTMAN

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Repondents.

Case No.:12-23634

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 25, 2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/19/2012 and confirmed on 9/4/12 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		67,882.85
Less Refunds to Debtor	561.62	
TOTAL AMOUNT OF PLAN FUND		67,321.23

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	2,549.59	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,049.59

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	WILMINGTON SAVINGS FUND SOCIETY I Acct: 5492	0.00	0.00	0.00	0.00
	BANK OF AMERICA** Acct: 1795	0.00	58,737.94	0.00	58,737.94
	EVERBANK(*) Acct:	0.00	0.00	0.00	0.00
	BANK OF AMERICA** Acct: 1795	827.50	827.50	0.00	827.50
					59,565.44

Priority					
	GARY W SHORT ESQ Acct:	0.00	0.00	0.00	0.00
	DANA WITTMAN Acct:	0.00	0.00	0.00	0.00
	DANA WITTMAN Acct:	561.62	561.62	0.00	0.00
	SCHUCHARDT LAW FIRM Acct:	0.00	0.00	0.00	0.00
	ELLIOTT J SCHUCHARDT ESQ Acct:	2,000.00	2,000.00	0.00	0.00
	GARY W SHORT ESQ Acct:	1,500.00	1,500.00	0.00	0.00
	CLERK, U S BANKRUPTCY COURT Acct: XXXXXXXX-JKF	0.00	0.00	0.00	0.00
	BANK OF AMERICA** Acct: 1795	350.00	350.00	0.00	350.00
					350.00

Unsecured					
	DUQUESNE LIGHT COMPANY* Acct: 6005	69.26	1.54	0.00	1.54
	ECMC(*) Acct: 1198	32,100.18	711.66	0.00	711.66
	AMERICAN EXPRESS	0.00	0.00	0.00	0.00

12-23634

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: ?				
	ASSET ACCEPTANCE LLC ASSIGNEE CIT	13,313.75	295.17	0.00	295.17
	Acct: 9729				
	CITIBANK NA(*)	0.00	0.00	0.00	0.00
	Acct: ?				
	CLARION FEDERAL CREDIT UNION	0.00	0.00	0.00	0.00
	Acct: ?				
	COLUMBIA GAS OF PA INC(*)	137.45	3.05	0.00	3.05
	Acct: 0025				
	EDGEWORTH MUNICIPAL AUTHORITY	0.00	0.00	0.00	0.00
	Acct: ?				
	MIDLAND FUNDING LLC BY AMERICAN IN	3,057.71	67.79	0.00	67.79
	Acct: 5640				
	HUNTINGTON NATIONAL BANK(*)	12,039.05	266.91	0.00	266.91
	Acct: 9827				
	DEPARTMENT STORES NATIONAL BANK	251.51	5.58	0.00	5.58
	Acct: 1883				
	NATIONAL HOSPITAL COLLECTIONS*	0.00	0.00	0.00	0.00
	Acct: ?				
	LVNV FUNDING LLC, ASSIGNEE	202.86	4.50	0.00	4.50
	Acct: 4425				
	ANDREW L SPIVACK ESQ FOR JOSEPH F	0.00	0.00	0.00	0.00
	Acct:				
	RICHARD M SQUIRE ESQ	0.00	0.00	0.00	0.00
	Acct:				
					1,356.20
TOTAL PAID TO CREDITORS					61,271.64

TOTAL

CLAIMED 350.00

PRIORITY 827.50

SECURED 61,171.77

Date: 10/25/2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
 cmecf@chapter13trusteedpa.com

Imaged Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

DANA WITTMAN

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:12-23634

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Imaged Certificate of Notice Page 5 of 6

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Dana Wittman
DebtorCase No. 12-23634-CMB
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dric
Form ID: pdf900Page 1 of 2
Total Noticed: 34

Date Rcvd: Oct 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2017.

db
13432156 +Dana Wittman, 630 Grimes Street, Sewickley, PA 15143-1472
+AES/PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
13426787 American Educational Services, P.O. Box 2461, Harrisburg, PA 17105-2461
13426788 +American Express, P.O. Box 981537, El Paso, TX 79998-1537
13426790 +Bank Of America, N.A., 450 American Street, #SV416, Simi Valley, CA 93065-6285
13610936 +Bank of America, N.A., c/of KML Law Group P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
13478156 +Bank of America, N.A., Bankruptcy Department, Mail Stop TX2-982-03-03,
7105 Corporate Drive, Plano, TX 75024-4100
13491880 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
13426794 +COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
(address filed with court: Columbia Gas of Pennsylvania, 200 Civic Center Drive, 11th Floor,
Columbus OH 43215)
13426791 Citibank (South Dakota), N.A., 701 E. 60th St. N, Sioux Falls, SD 57104-0493
13426792 +Citicards CBNA, 701 E. 60th Street North, Sioux Falls, SD 57104-0432
13436002 +Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053,
Mason, OH 45040-8053
13507487 ECMC, PO Box 16408, St. Paul, MN 55116-0408
13426796 +Edgeworth Water Authority, 313 Beaver Rd, Sewickley, PA 15143-1001
13678516 +Everbank, 301 West Bay Street, Jacksonville, FL 32202-5180
13426800 +Macy's, P.O. Box 8218, Mason, OH 45040-8218
14306662 Wilmington Savings Fund Society, FSB,, PO Box 52708, Irvine, CA 92619-2708

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/Text: bankruptcy.bnc@ditech.com Oct 28 2017 01:39:53 GREEN TREE SERVICING LLC,
PO BOX 0049, PALATINE, IL 60055-0049
cr E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Oct 28 2017 01:42:22
Midland Funding LLC by American InfoSource LP as a, PO Box 4457, Houston, TX 77210-4457
13426786 +E-mail/Text: girddb@aessuccess.org Oct 28 2017 01:39:56 American Educational Services,
1200 N. 7th Street, Harrisburg, PA 17102-1419
13477721 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Oct 28 2017 01:40:08 Asset Acceptance LLC,
Po Box 2036, Warren MI 48090-2036
13426789 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Oct 28 2017 01:40:08 Asset Acceptance, LLC,
P.O. Box 1630, Warren, MI 48090-1630
13426793 +E-mail/Text: cduncan@clarionfcu.org Oct 28 2017 01:40:01 Clarion Federal Credit Union,
1062 E. Wood Street, Clarion, PA 16214-1706
13426795 +E-mail/Text: kburkley@bernsteinlaw.com Oct 28 2017 01:40:50 Duquesne Light Co.,
Payment Processing Center, Pittsburgh, PA 15267-0001
13476586 +E-mail/Text: kburkley@bernsteinlaw.com Oct 28 2017 01:40:50 Duquesne Light Company,
c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,
Pittsburgh, PA 15219-1908
13426798 +E-mail/PDF: gecsedirecoverycorp.com Oct 28 2017 01:41:22 GE Money Bank / Lowes,
P.O. Box 965005, Orlando, FL 32896-5005
13859998 +E-mail/Text: bankruptcy.bnc@ditech.com Oct 28 2017 01:39:53 Green Tree Servicing LLC,
PO BOX 0049, Palatine, IL 60055-0049, Telephone 60055-0049
13437735 +E-mail/Text: bankruptcy@huntington.com Oct 28 2017 01:40:11 Huntington National Bank,
P O Box 89424, Cleveland OH 44101-6424
13426799 +E-mail/Text: bankruptcy@huntington.com Oct 28 2017 01:40:11 Huntington National Bank,
P.O. Box 1558, Columbus, OH 43216-1558
13508081 E-mail/PDF: resurgentbknotifications@resurgent.com Oct 28 2017 01:41:31
LVNV Funding, LLC its successors and assigns as, assignee of OSI,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13537290 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Oct 28 2017 01:42:22 Midland Funding LLC,
by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
13426801 +E-mail/Text: nhc@nhchome.com Oct 28 2017 01:39:35 National Hospital Collections,
P.O. Box 699, Morgantown, WV 26507-0699
13439917 E-mail/PDF: rmscedirecoverycorp.com Oct 28 2017 01:41:28 Portfolio Investments II LLC,
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
13426802 +E-mail/PDF: pa_dc_claims@navient.com Oct 28 2017 01:41:53 Sallie Mae, 11100 USA Parkway,
Fishers, IN 46037-9203

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bank of America, N.A.
cr Bank of America, N.A., et al...
cr DITECH FINANCIAL LLC, Et al
cr Duquesne Light Company
cr Everbank, McCabe, Weisberg & Conway, P.C.
cr MTGLQ Investors, LP
cr WILMINGTON SAVINGS FUND SOCIETY, FSB
cr Wilmington Savings Fund Society, FSB,

District/off: 0315-2

User: dric
Form ID: pdf900

Page 2 of 2
Total Noticed: 34

Date Rcvd: Oct 27, 2017

cr* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
13426797 ##+Equitable Ascent Financial, 1120 W. Lake Cook Road, Suite A-403,
Buffalo Grove, IL 60089-1970

TOTALS: 8, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 29, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on October 25, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Bank of America, N.A., et al...
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com; bkgroup@kmlawgroup.com
Ann E. Swartz on behalf of Creditor Everbank ecfmail@mwc-law.com
Celine P. DerKrikorian on behalf of Creditor Everbank ecfmail@mwc-law.com
Gary William Short on behalf of Debtor Dana Wittman garyshortlegal@gmail.com,
gwshort@verizon.net
Gregory Javardian on behalf of Creditor Bank of America, N.A. greg@javardianlaw.com,
mary@javardianlaw.com; tami@javardianlaw.com
James Warmbrodt on behalf of Creditor Bank of America, N.A. bkgroup@kmlawgroup.com
Jill Manuel-Coughlin on behalf of Creditor Bank of America, N.A. jill@pkallc.com,
chris.amann@pkallc.com; nick.bracey@pkallc.com; samantha.gonzalez@pkallc.com; harry.reese@pkallc.com
Joseph P. Schalk on behalf of Creditor DITECH FINANCIAL LLC, Et al jschalk@barley.com,
sromig@barley.com
Kevin T. McQuail on behalf of Creditor Everbank ecfmail@mwc-law.com
Office of the United States Trustee ustpre03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
Richard M. Squire on behalf of Creditor Wilmington Savings Fund Society, FSB,
lcolwell@squirelaw.com, kdiskin@squirelaw.com
Richard M. Squire on behalf of Creditor MTGLQ Investors, LP lcolwell@squirelaw.com,
kdiskin@squirelaw.com
Richard M. Squire on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB
lcolwell@squirelaw.com, kdiskin@squirelaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 15